

**Certificate of Approval of a Supplement
in accordance with Articles 5:10 and 5:11 of the Netherlands Act on Financial Supervision
(transposing Articles 17 and 18 of Directive 2003/71/EC)**

To:
COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER (CSSF) (LUXEMBOURG)
FINANCIAL SERVICES AND MARKETS AUTHORITY (FSMA) (BELGIUM)

From:
Dutch Authority for the Financial Markets

We hereby certify that the Supplement detailed below has been drawn up in accordance with national law transposing Directive 2003/71/EC and was approved by us 5 November 2018.

Name of Issuer:
ING Bank N.V.

Registered Office/Seat:
Amsterdam

Type of Securities (references to the annexes of Regulation EC 809/2004 according to which the prospectus was drawn up):
N/A

Supplement to the Programme for the Issuance of Share and Index Basket Linked Notes dated 22 June 2018.

Guarantor (if any):
N/A

Attachments:

(1) Supplement dated 5 November 2018

Date: 6 November 2018

Autoriteit Financiële Markten
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